

EXHIBIT C

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Visual SourceSafe Explorer -- SDG-1

Contents of \$/WealthForecaster2/Engine/source

History of \$/WealthForecaster2/Engine/source/portfmgr.cpp

Version	User	Date	Action
6	Gdovgin	11/22/00 3:59p	Labeled 'BUILD103_FTPSITE'
6	Gdovgin	11/21/00 5:02p	Labeled 'BUILD103'
46	Xwu	10/30/00 10:58a	Checked in \$/WealthForecaster2/Engine/source
45	Xwu	10/30/00 9:56a	Checked in \$/WealthForecaster2/Engine/source
44	Iskach	9/28/00 7:04p	Checked in \$/WealthForecaster2/Engine/source
43	Iskach	9/26/00 12:54p	Checked in \$/WealthForecaster2/Engine/source
42	Iskach	9/20/00 7:37p	Checked in \$/WealthForecaster2/Engine/source
41	Iskach	9/20/00 7:29p	Checked in \$/WealthForecaster2/Engine/source
6	Gdovgin	9/19/00 3:04p	Labeled 'BUILD_19SEP'

portfmgr.cpp:46

```
1362 int GPortfolioManager::SetModelPortfolio(int yearIndex)
1363 {
1364     int i;
1365     if(!m_pWtm->m_bFirstIter && m_pWtm->m_bBaseCase)
1366     {
1367         CC(yearIndex, CTD::MODEL_PORTFOLIO_NUMBER) = m_pWtm->m_vtin->in_vecPortfolioSequence[yearIndex];
1368         m_nModelPortfolio = m_pWtm->m_vtin->in_vecPortfolioSequence[yearIndex]-1;
1369         if(yearIndex==0 || (m_nModelPortfolio+1)<m_pWtm->m_vtin->in_vecPortfolioSequence[yearIndex-1])
1370         {
1371             for(i=0;i<m_pWtm->m_vtin->in_nNumberOfAssets;i++)
1372             {
1373                 AA(i,ATD::C401KATM)=AA(i,ATD::C401KATB)=
1374                 AA(i,ATD::C401KTCW)=AA(i,ATD::MP0+m_nModelPortfolio);
1375                 m_vPortfolios[PORTF_CDTWCW]->SetBalanceWeights(i, AA(i,ATD::MP0+m_nModelPortfolio));
1376             }
1377         }
1378     }
1379     return m_nModelPortfolio;
1380 }
1381
1382 if(yearIndex==0) // initial case
1383 {
1384     if (m_nPortfIndex>0)
1385         m_nModelPortfolio = m_nPortfIndex-1;
1386     else
1387         m_nModelPortfolio = m_nFirstModel-1+m_pWtm->m_vtin->in_nNumberOfModelPortfolios-1;
1388     for(i=0;i<m_pWtm->m_vtin->in_nNumberOfAssets;i++)
1389     {
1390         AA(i,ATD::C401KATM)=AA(i,ATD::C401KATB)=
1391         AA(i,ATD::C401KTCW) = AA(i,ATD::MP0+m_nModelPortfolio);
1392         m_vPortfolios[PORTF_CDTWCW]->SetBalanceWeights(i, AA(i,ATD::MP0+m_nModelPortfolio));
1393         m_vPortfolios[PORTF_C_POSTTAX_401K]->SetBalanceWeights(i, AA(i,ATD::MP0+m_nModelPortfolio));
1394     }
1395 }
```

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The function, SetModelPortfolio, shown below determines the model portfolio to assign to the advice accounts based on the human capital and asset allocation of the outside accounts.

```
int GPortfolioManager::SetModelPortfolio(int yearIndex)
{
    int i;

    if(!m_pWtm->m_bFirstIter && m_pWtm->m_bBaseCase)
    {
        CC(yearIndex, CTD::MODEL_PORTFOLIO_NUMBER) = m_pWtm-
>m_wtin->in_vecPortfolioSequence[yearIndex];
        m_nModelPortfolio = m_pWtm->m_wtin-
>in_vecPortfolioSequence[yearIndex]-1;

        if(yearIndex==0 || (m_nModelPortfolio+1)<m_pWtm->m_wtin-
>in_vecPortfolioSequence[yearIndex-1])
        {
            for(i=0;i<m_pWtm->m_wtin->in_nNumberOfAssets;i++)
            {
                AA(i,ATD::C401KATM)=AA(i,ATD::C401KATB)=

                AA(i,ATD::C401KTCW)=AA(i,ATD::MP0+m_nModelPortfolio);
                m_vPortfolios[PORTF_CDTCW]->SetBalanceWeights(i,
AA(i,ATD::MP0+m_nModelPortfolio));
            }
        }

        return m_nModelPortfolio;
    }

    if(yearIndex==0)    // initial case
    {
        if (m_nPortfIndex>0)
            m_nModelPortfolio = m_nPortfIndex-1;
        else
            m_nModelPortfolio = m_nFirstModel-1+m_pWtm->m_wtin-
>in_nNumberOfModelPortfolios-1;

        for(i=0;i<m_pWtm->m_wtin->in_nNumberOfAssets;i++)
        {
            AA(i,ATD::C401KATM)=AA(i,ATD::C401KATB)=
            AA(i,ATD::C401KTCW) =
            AA(i,ATD::MP0+m_nModelPortfolio);
            m_vPortfolios[PORTF_CDTCW]->SetBalanceWeights(i,
AA(i,ATD::MP0+m_nModelPortfolio));
```

```

        m_vPortfolios[PORTF_C_POSTTAX_401K]-
>SetBalanceWeights(i, AA(i,ATD::MP0+m_nModelPortfolio));
    }
}

double alloc, hc=0;
double bb=m_vPortfolios[PORTF_CDTCW]->GetBalance()+
        m_vPortfolios[PORTF_C_POSTTAX_401K]->GetBalance()+1e-
6;
int mp1 = m_nFirstModel-1;

if(m_nModelPortfolio>mp1 && yearIndex%3==0)
{
    hc = HumanCap(yearIndex);

    alloc = CalcAlloc(hc, m_nModelPortfolio, yearIndex);

    bool bChanged = false;
    double dTemp = m_pWtm->m_FixedToTotalRatio[m_nModelPortfolio-
mp1];

    while (alloc-dTemp>1e-4 && m_nModelPortfolio>mp1)
    {
        m_nModelPortfolio--;
        bChanged = true;
        dTemp = m_pWtm->m_FixedToTotalRatio[m_nModelPortfolio-
mp1];

        if(yearIndex != 0)
            break;
    }

    if(bChanged)
    {
        for(i=0; i<m_pWtm->m_wtin->in_nNumberOfAssets; i++)
        {
            AA(i,ATD::C401KATM)=AA(i,ATD::C401KATB)=

            AA(i,ATD::C401KTCW)=AA(i,ATD::MP0+m_nModelPortfolio);
            m_vPortfolios[PORTF_C_POSTTAX_401K]-
>SetBalanceWeights(i, AA(i,ATD::MP0+m_nModelPortfolio));
            m_vPortfolios[PORTF_CDTCW]->SetBalanceWeights(i,
AA(i,ATD::MP0+m_nModelPortfolio));
        }
    }
}
else if(yearIndex)//hc haven't been calculated

```

```

        hc = CC(yearIndex-1,CTD::HUMAN_CAPITAL);

        m_pWtm->m_wtin->in_vecPortfolioSequence[yearIndex]=
m_nModelPortfolio+1;
        CC(yearIndex,CTD::MODEL_PORTFOLIO_NUMBER) =
m_nModelPortfolio+1;

        CC(yearIndex,CTD::HUMAN_CAPITAL) = hc;

        if(yearIndex == 1)//temp IS!
            CC(0,CTD::HUMAN_CAPITAL) = m_pWtm-
>m_dAllocationToFixedIncome*100.0;

        return m_nModelPortfolio;
    }

```